

### Listing of the Claims:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (currently amended) A method of authenticating [[the]] payee information printed on a negotiable instrument, comprising ~~the steps of:~~

storing [[the]] identification information of [[the]] a payee in a central computer system thereby creating stored identification information;

recalling [[said]] the stored identification information; [[and]]

affixing [[said]] the stored identification information on [[said]] the negotiable instrument thereby creating affixed identification information;

recalling [[said]] the stored identification information when [[said]] the negotiable instrument is presented for payment; and

comparing [[said]] the stored identification information with [[said]] the affixed identification information to determine if the affixed identification information has been altered.

2. (cancelled)

3. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information contains information to positively identify [[said]] the payee.

4. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information includes a digitized picture of [[said]] the payee.

5. (currently amended) The method as claimed in Claim 1 wherein [[said]] the identification information includes biometric data of [[said]] the payee.

6. (currently amended) The method as claimed in Claim 1 wherein [[said]] the affixed identification information contains machine-readable information.

7. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in magnetic ink character recognition fonts.
8. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in optical character recognition fonts.
9. (currently amended) The method as claimed in Claim 6 wherein ~~[[said]]~~ the machine-readable information is in bar coded fonts.
10. (currently amended) The method as claimed in Claim 1 wherein ~~[[said]]~~ the affixed identification information ~~further contains~~ includes additional human-readable issuing bank identifying information selected from the group consisting essentially of icons, logos, telephone numbers, ~~[[or]]~~ and web site addresses.
11. (currently amended) The method as claimed in Claim 1 wherein the step of comparing ~~[[said]]~~ the stored identification information with ~~[[said]]~~ the affixed identification information comprises at least one telephone device, ~~said telephone device~~ being in operable ~~connection~~ communication ~~[[to]]~~ with a communication network.
12. (currently amended) The method as claimed in Claim 11 wherein ~~[[said]]~~ the telephone device is an audio response activated device.
13. (currently amended) The method as claimed in Claim 1 wherein the step of comparing ~~[[said]]~~ the stored identification information with ~~[[said]]~~ the affixed identification information comprises at least one scanner device, ~~said scanner device~~ being in operable ~~connection~~ communication ~~[[to]]~~ with a communication network.
14. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]]~~ the scanner device is ~~a device~~ selected from the group consisting essentially of a magnetic ink character recognition, a bar code font recognition, and optical character font recognition devices.

15. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]]~~ the scanner device is ~~further~~ in operable ~~connection~~ communication with a terminal device.
16. (currently amended) The method as claimed in Claim 15 wherein ~~[[said]]~~ the terminal device is capable of transmitting and receiving data to and from the issuing bank check database.
17. (currently amended) The method as claimed in Claim 13 wherein ~~[[said]]~~ the scanner device includes an image capture device capable of generating, storing and transmitting digitized images of the bank check to a database.
18. (currently amended) The method as claimed in Claim 15 further comprising a keyboard device, ~~said keyboard device~~ being in operable ~~connection~~ communication with ~~[[said]]~~ the terminal device and being capable of key entry initiation of computer commands to provide interactive electronic communication access.
19. (currently amended) The method as claimed in Claim 15 further comprising a screen display device, ~~said screen display device~~ being in operable ~~connection~~ communication with ~~[[said]]~~ the terminal device and being capable of displaying images of ~~[[said]]~~ the stored identification information.
20. (New) A method of authenticating information printed on a negotiable instrument, comprising:
- storing information in a central computer system thereby creating stored information;
  - recalling the stored information;
  - affixing the stored information on the negotiable instrument thereby creating affixed information;
  - recalling the stored information when the negotiable instrument is presented for payment;
  - and

comparing the stored information to the affixed information to determine if the affixed information has been altered.